

Form ntcfpfm(04/16)

**UNITED STATES BANKRUPTCY COURT**  
District of Wyoming

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Case Number: 16-20723  
Chapter: 7  
Judge: Cathleen D. Parker

In Re: Debtor(s) name(s) (used by the debtor(s) in the last 8 years, including married, maiden, trade); and address:

Dennis Lee Abramson  
aka Abe Abramson  
4746 Skyline Dr.  
Lot #4  
Laramie, WY 82070

Social Security number or ITIN: xxx-xx-7371

EIN:

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***NOTICE OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION  
OF COURSE IN PERSONAL FINANCIAL MANAGEMENT  
(Official Form 423)***

Notice is hereby given that, subject to limited exceptions, an individual debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7, 13 or 11. Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 423)\* as described in 11 U.S.C. § 111.

A list provided by the United States Trustee of "Approved Providers of Personal Financial Management Instructional Courses (Debtor Education) Pursuant to 11 U.S.C. § 111" is available through the U.S. Trustee's website at [www.justice.gov/ust](http://www.justice.gov/ust). It is also accessible from the court web site at [www.wyb.uscourts.gov](http://www.wyb.uscourts.gov).

Debtor(s) and/or debtor(s) attorney is/are hereby notified that Official Form 423 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s) attorney is/are hereby notified that the debtor(s) must file Official Form 423 within 60 days after the first date set for the meeting of creditors under § 341 of the Code in a chapter 7 case. In a chapter 11 or 13 individual case, file no later than the last payment made by the debtor as required by the plan, order by the Court, or the filing of a motion for discharge under § 1141 (d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 423, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: 10/20/16

Tim J. Ellis  
Clerk of Court

\*NOTE: Official Interim Form 423 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 11, 13 and chapter 7 cases.